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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		Applicant: Daniel A. Tealdi et al.	
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U.S. PATENT DOCUMENTS

Examiner Initial	Patent No.	Date	Name	Class	Sub-class	Filing date if appropriate
	5,283,856	02/01/94	Gross et al.	395	51	10/04/91
	5,651,268	07/29/97	Aikawa et al.	62	525	12/29/95
	5,748,738	05/05/98	Bisbee et al.	380	25	09/15/95
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Document number	Date	Country	Class	Sub-class	Translation

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	Real Estate Technology, "Caution: Net-Savvy Consumers Ahead", Michael J. Russer
	Contact, "Mortgage Lenders Increase Reliance on Automation", Jeff Lebowitz (Fourth Quarter 1998)
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	Equity Magazine, the Journal of the National Home Equity Mortgage Association, "How Technology Continues to Change the Mortgage Banking Industry", Joseph J. Murin (Dec. 1996)
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	"Lendware TM Overview", Framework, Inc. (1999)
	Ocwen Technology Xchange, "REALTrans SM Web-Based Application" information printed from http://www.otx.net/whoarewe ; http://www.otx.net/webtop ; http://www.otx.net/dts (Ocwen Technology Xchange World Wide Website) on April 5, 2000.
Examiner:	Date Considered: 07/31/2006
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.	

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